



New Jersey Housing and Mortgage Finance Agency

Guide to NJHMFA ENERGY STAR Requirements

For instances when a funding program monitored by NJHMFA requires ENERGY STAR Certification

2008

This document was created as a handbook to explain the documents HMFA requires for successful completion of an ENERGY STAR Certification requirement. We acknowledge that the 2007 ENERGY STAR Homes program did not address master metered, moderate rehabilitation, historic, or high-rise residential construction. There are new programs under development for 2008 that will address those projects that cannot participate in ENERGY STAR Homes. The requirements within this guide are specific to HMFA financed projects – although we encourage other New Jersey state agencies and local government entities to reference this document when setting up similar green building and energy efficiency requirements, in order to have consistency across the state.

FOR MORE INFORMATION & TO SUBMIT DOCUMENTATION:

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NJHMFA PROGRAMS REQUIRING ENERGY STAR CERTIFICATION:

Low Income Housing Tax Credits 4% and 9%

The 2008 Qualified Allocation Plan's ENERGY STAR requirement can be found in the following location:

“5:80-33.12 Application to a cycle/eligibility requirements

(c) Applications shall meet all of the eligibility requirements listed in this section in order to be admitted into a cycle. NJHMFA reserves the right to contact the applicant if the need arises.

8. Successful participation in the Environmental Protection Agency's (EPA) ENERGY STAR Homes Program or equivalent . . .”

Balanced Housing & Home Express

Please reference the NJHMFA 'BH_HE Green Requirements 2008' document (found on the Green Homes Office website, www.njgreen.gov, and within the UNIAP):

“On July 2, 2007, amendments to the NJ DCA Balanced Housing program rules were adopted and will affect Balanced Housing and Home Express requirements. One of the changes includes green building requirements, outlined in Appendix M (see Appendix M within this document). The NJ Green Homes Office is located within the NJ Housing & Mortgage Finance Agency and has been tasked with confirming implementation of green requirements within projects that are funded by Balanced Housing or Home Express and NJHMFA. Please carefully read through the following notes to see if this document applies to you . . .

. . . ‘5:43 – 2.4 Eligibility requirements

. . . (l) All projects shall conform with the Balanced Housing Green Building Requirements pursuant to chapter Appendix M. . .

Appendix M

Balanced Housing Green Building Requirements

[The Additions in brackets are in reference to the Green Future numbering system explained within this document – to be used as a reference] . . .

[EE-1] *All units must adhere to current New Jersey Energy Star Certification requirements.”*

NJ Green Future

The 2008 Green Future program documents can be found on the Green Homes Office website, www.njgreen.gov

“EE-1: All units ENERGY STAR Certified”

CHOICE

Please reference the CHOICE guidelines. All CHOICE projects are single-family new construction or gut rehabilitations. Single-family new construction and gut rehabilitation projects are eligible to participate in the EPA or NJ ENERGY STAR Homes programs.

IMPORTANT NOTES:

The program chosen for compliance with HMFA ENERGY STAR requirements must receive approval from the NJ Green Homes Office prior to submission of any HMFA funding application, unless able to participate in the NJ ENERGY STAR Homes program (most new construction or gut rehabilitation projects).

- The first course of action is to see if your project can participate in the NJ ENERGY STAR Homes program. If not, then NJHMFA will require a letter from the NJ ENERGY STAR Homes Program Manager - or designated representative - stating why your project cannot participate. There are currently protocols within the 2008 NJ ENERGY STAR Homes program to address a range of residential building types.
- The NJ Office of Clean Energy, under the New Jersey Clean Energy Program, is developing new programs for 2008. Some are not scheduled to start until later in 2008. These programs would provide options for high-rise, historic, and moderate rehabilitation multifamily properties.
 - NJ ENERGY STAR Homes is working to expand and address some master metered projects (if submetered, etc) and pilot a select number of high-rise multifamily buildings for EPA.
 - NJ Home Performance with ENERGY STAR is working to expand and include multifamily buildings that are no more than three floors and have no elevator.
 - The NJ Pay for Performance program is a whole-building energy audit program that includes incentives for implementation and actual energy savings.
 - The NJ Direct Install program will provide incentives for replacing a range of commercial equipment.
- These NJ Clean Energy Programs, once adopted, will be state-authorized, created by informed professionals, sources of third-party verification, and good alternatives for compliance with HMFA's ENERGY STAR requirements (if not able to participate in EPA or NJ ENERGY STAR Homes).
- NJHMFA is not responsible for advising or monitoring for program compliance; we only look for checkpoints and final certification / completion.
- If you cannot find an equivalency program within this document that fits your project, then contact the NJ Green Homes Office to set up a meeting and work out an equivalency agreement (see sample letter at the end of this document). The NJ GH O will be responsible for confirming ENERGY STAR Equivalency if you are not participating in an NJ Clean Energy Program.
- Manufactured housing must meet specific additional EPA ENERGY STAR requirements – check with the NJ ENERGY STAR Homes Program prior to contracting to get a certified manufacturer.

EPA ENERGY STAR HOMES:

www.energystar.gov

http://www.energystar.gov/index.cfm?c=bldrs_lenders_raters.pt_bldr

“Homes that earn the ENERGY STAR must meet guidelines for energy efficiency set by the U.S. Environmental Protection Agency. ENERGY STAR qualified homes are at least 15 percent more energy efficient than homes built to the 2004 International Residential Code (IRC), and include additional energy-saving features that typically make them 20–30% more efficient than standard homes.”

In order to receive EPA ENERGY STAR Homes certification, you will need to hire a certified HERS Rater to review your plans, conduct the necessary inspections, and issue an ENERGY STAR Certificate. The ENERGY STAR Homes program is geared specifically towards single-family homes and low-rise (up to 3 stories) new construction or gut rehabilitation projects.

PROCESS & SUBMITTALS:

1. When applying for a commitment of funds include the following in your application:
 - ☐ A copy of your ENERGY STAR Partnership Agreement, available online through www.energystar.gov
 - ☐ A Signed Letter of Intent, found within the appendices of this document
2. Prior to closing on construction financing and/or starting construction, submit the following documentation:
 - ☐ Signed Builder Upgrade Package (includes Upgrade Letter and Builder Acknowledgement form)
3. During the course of construction, make sure that your ENERGY STAR representative is at your first construction meeting and submit the following:
 - ☐ Copy of your Pre-Drywall ENERGY STAR Inspection (including EPA Thermal Bypass Checklist)
4. At construction completion, prior to NJHMFA’s release of retention funds and/or closing for permanent financing, submit the following:
 - ☐ Copies of your EPA ENERGY STAR Homes Certificate(s)

NJ ENERGY STAR HOMES:

New Jersey's Clean Energy Program

www.njcleanenergy.com

c/o MaGrann Associates

1-800-NJ-SMART

The New Jersey ENERGY STAR Homes program is an EPA verified ENERGY STAR program. NJ ENERGY STAR Homes is the same as the EPA ENERGY STAR Homes Program except for the following:

- There are a few more requirements under the NJ ENERGY STAR Homes program.
- The NJ BPU Office of Clean Energy has hired a Program Manager (MaGrann Associates, under the Honeywell Market Manager) to certify projects – this includes reviewing plans, issuing a builder upgrade letter, conducting site inspections, providing NJ ENERGY STAR Homes certification, and issuing applicable incentives. The developer does not need to hire an ENERGY STAR rater.
- The NJ ENERGY STAR Homes program provides financial incentives, whereas the federal program does not.
- This program requires that at least one utility be individually metered or submetered (either electric or gas), with individual heating and/or cooling systems for each dwelling unit.
- The proposed 2008 Program Upgrade includes creating a Pilot for the EPA ENERGY STAR Multifamily program. A select few may participate – at the discretion of the program manager.

Incentives (Proposed for 2008):

The program has been revised to include three (3) tiers of energy efficiency, with relative incentives for each.

Tier 1: Must meet either the EPA ENERGY STAR Homes performance standard (currently a HERS index of 85 or lower in NJ) or the alternative prescriptive EPA National Building Option Package (specific to climate zones). Project must comply with additional energy efficiency measures to receive certification.

Tier 2: Must meet all of the Tier 1 requirements AND achieve an energy rating HERS index of 65 or less (approximately equivalent to the federal tax credit efficiency level).

Tier 3: A limited number of projects will be 'Microload Homes.' Each project will be custom designed and approved with the assistance of the NJ ENERGY STAR Homes Management Team, NJHMFA, DCA Codes & Standards, and NJ Institute of Technology.

Financial ('Direct') Builder Incentives per Unit (Proposed for 2008)

Building Type	‘Old’ 2007	2008 Tier 1	2008 Tier 2	2008 Tier 3
Single Family	\$2,780	\$1,800	\$2,800	Custom (est.avg. \$17,500)
Townhome	\$1,830	\$1,300	\$1,800	
Multifamily	\$1,200	\$1,000	\$1,200	
Supplemental Incentives		All Tiers		
ES Lighting	\$20/fixture & \$30/recessed can (over 3)	\$20/fixture (surface mount or recessed) over 3 AND/OR screw based CFL lighting supplied free of charge for builder installation in more than 50% of sockets		
HVAC QIV	N/A	\$100 per system		
ES Appliances	\$175/washer	N/A		

PROCESS & SUBMITTALS for NJ ENERGY STAR Homes:

- When applying for a commitment of funds include the following in your application:
 - ☐ A copy of your ENERGY STAR Partnership Agreement, available online through www.energystar.gov
 - ☐ A Signed Letter of Intent, found within the appendices of this document
- Prior to closing on construction financing and/or starting construction, submit the following documentation:
 - ☐ Signed Builder Upgrade Package (includes Upgrade Letter and Builder Acknowledgement form)
- During the course of construction, make sure that your NJ ENERGY STAR Homes representative is at your first construction meeting and submit the following:
 - ☐ Copy of your Pre-Drywall ENERGY STAR Inspection (including EPA Thermal Bypass Checklist)
- At construction completion, prior to NJHMFA's release of retention funds and/or closing for permanent financing, submit the following:
 - ☐ Copies of your NJ ENERGY STAR Homes Certificate(s)

NJ HOME PERFORMANCE WITH ENERGY STAR (Working towards April 2008):

New Jersey's Clean Energy Program

www.njcleanenergy.com

c/o Conservation Services Group

1-800-NJ-SMART

Through this program, contractors certified by the [Building Performance Institute](#), a national resource for building science technology that sets standards for assessing and improving the energy performance of homes, **OR** the Home Performance with ENERGY STAR program manager (Conservation Services Group) will conduct an energy audit on single-family homes and some low-rise buildings (up to 3 stories with no elevator) for a nominal fee. The inspector will generate a list of items to be implemented with a bid estimate.

Select the comprehensive package offered for compliance with HMFA ENERGY STAR requirements.

A BPI certified contractor must be hired to do the work, which then makes available low-interest financing and other incentives through this program. There are no application fees or closing costs, and the loan does not require a down payment. Additional assistance may be available if owners meet certain income eligibility requirements.

The contractor will work with the owner to identify sources of wasted energy and help make money-saving improvements, such as insulation and air-sealing, windows and doors, lighting and appliances, and upgraded heating and cooling systems. Equipment incentives offered through this program cannot be combined with other Office of Clean Energy equipment incentives. Any contractor in the state of New Jersey may apply to become BPI certified.

In addition to minimum requirements outlined within this program, the following replacements are required for all moderate rehab:

Apartment lighting shall have three or more ENERGY STAR qualified light fixtures and/or ceiling fans equipped with light fixtures, and common area lighting shall have ENERGY STAR qualified light fixtures with photocells, timers, or occupancy sensors as needed.

– NJ GH0

Incentives:

For Building Performance Institute Certified contractor

Incentive Tier	Requirements	Contractor Incentive
Tier 0	Program does a comprehensive home assessment and provides the lead to contractors	TBD
Tier 1	Contractor does the comprehensive home assessment and installs at least 2 eligible measures, but package does not have an SIR of 1.0	TBD
Tier 2	Contractor does the comprehensive home assessment, installs a minimum of 3 eligible measures and the package has an SIR of 1.0	TBD
<u>Tier 3</u>	<u>Contractor does the comprehensive home assessment and installs a comprehensive package that includes all cost-effective measures</u>	TBD

For Customer / Consumer / Owner

Incentive Tier	Requirements	Customer Incentive
Tier 1	Install at least 2 eligible measures and package does not meet SIR 1.0	TBD
Tier 2	Install at least 3 eligible measures and package has SIR 1.0	TBD
<u>Tier 3</u>	<u>Install all recommended cost-effective efficiency measures, with projected heating energy savings of at least 25%</u>	TBD

- **An additional note:** In 2008, the Customer On-site Renewable Energy (CORE) Program (see SUNLIT at www.njgreen.gov) is proposing to offer an additional amount per installed Watt for qualified residential installations of photovoltaic systems on homes that participate in the Home Performance with ENERGY STAR program and meet the Tier 3 Customer Incentive requirements. However, photovoltaic systems that receive an incentive under the CORE program will not be eligible for subsidized loans or Homeowner Financing Incentives from Home Performance with ENERGY STAR.

Participants will be issued a Certificate of Completion when the work is done and any required inspections performed. The Certificate of Completion can be used as proof of program participation in order to qualify for the additional CORE Program rebate.

PROCESS & SUBMITTALS for NJ Home Performance with ENERGY STAR:

1. When applying for a commitment of funds include the following in your application:
 - ☐ A signed agreement with the BPI contractor you will use (not provided by program)
 - ☐ A Signed Letter of Intent, found within the appendices of this document
2. Prior to closing on construction financing and/or starting construction, submit the following documentation:
 - ☐ Data Collection Form – Initial Audit BA & Envelope
 - ☐ Data Collection Form – Initial Audit Heating & Cooling
 - ☐ Comprehensive Package List
 - ☐ Signed Contract with BPI certified contractor
 - ☐ Contractor Application for Consumer Financing
 - ☐ Contractor Participation Agreement for Consumer Financing
 - ☐ Customer Credit Application
 - ☐ NJ Home Performance with ENERGY STAR financing confirmation letter
3. During the course of construction, make sure that your BPI-certified contractor is at your first construction meeting.
4. At construction completion, prior to NJHMFA's release of retention funds and/or closing for permanent financing, submit the following:
 - ☐ Certification of completion of work from contractor
 - ☐ Copies of funds disbursed via the NJ Home Performance with ENERGY STAR Program

NJ PAY FOR PERFORMANCE PROGRAM (Working towards April 2008)

Market Manager

New Jersey's Clean Energy Program

c/o TRC Solutions

1-866-433-4479

The Commercial and Industrial Pay for Performance Program will take a comprehensive, whole building approach to energy efficiency in commercial and industrial buildings. A unique component of this Program will be the requirement that an Energy Reduction Plan be developed and submitted for all projects. The Energy Reduction Plan includes the whole-building technical analysis component of a traditional energy audit along with a financial plan for funding the energy efficiency improvements and a construction schedule for installation. A minimum performance level, such as some reduced percentage of total building energy consumption, will be required of all projects and will be based on the EPA's Portfolio Manager Benchmarking Tool and approved whole-building energy simulation.

The C&I Pay for Performance Program is open to all commercial and industrial customers, with average monthly demand greater than 100 kW. Participants will be required to work with an approved Pay for Performance Partner to develop the Energy Reduction Plan and facilitate installation of the recommended package of energy efficiency improvements. In order to receive the full suite of incentives offered in the Pay for Performance Program, the submitted Energy Reduction Plan must include a package of energy efficiency measures that achieve a minimum performance threshold.

Incentives:

Program incentives will be performance-based and not specifically tied to the project cost or the recommended energy efficiency measures. Incentives will be released upon satisfactory completion of three Program milestones, which are:

1. Submittal of a complete Energy Reduction Plan
 - a. Incentive based on facility square footage
 - b. With a minimum incentive
 - c. Projects that cannot identify efficiency improvements that meet the minimum performance level will be referred to the appropriate SmartStart Buildings Program.
2. Installation of all recommended measures per the Energy Reduction Plan
 - a. Incentive based on estimated savings levels
 - b. Peak Demand Bonus
3. Completion of M&V Report which reflects that the minimum performance threshold has been met or exceeded

PROCESS & SUBMITTALS:

1. When applying for a commitment of funds include the following in your application:
 - ☐ A copy of your program application and contract with selected Pay for Performance Partner
 - ☐ A Signed Letter of Intent, found within the appendices of this document
2. Prior to closing on construction financing and/or starting construction, submit the following documentation (these items will be confirmed when the program is developed by BPU):
3. At construction completion, prior to NJHMFA's release of retention funds and/or closing for permanent financing, submit the following:
 - ☐ Copy of documentation noting successful completion of the NJ Pay for Performance program
 - ☐ Copies of funds disbursed or approved for disbursement from the NJ Pay for Performance Program manager

NJ DIRECT INSTALL (Working towards April 2008)

Market Manager

New Jersey's Clean Energy Program

c/o TRC Solutions

1-866-433-4479

The Direct Install Program offers eligible small business customers the opportunity to retrofit existing equipment with more energy efficient systems. This program is open to all commercial and industrial customers with an average monthly demand of 100 kW or less.

The Program identifies all cost-effective efficiency retrofit opportunities and provides direct installation, financial incentives, education, and other strategies to encourage the early replacement of existing equipment with high efficiency alternatives, as well as the installation of new equipment. All energy-using systems are eligible for improvements including lighting, controls, refrigeration, HVAC, motors, and variable speed drives.

In this program, an energy audit is performed and all cost effective measures should be implemented (measures with a payback less than the life of the equipment). –NJ GHO

Incentives:

Customer incentives will be offered to reduce the cost of installing energy efficient equipment and will be based on the total installed cost of the retrofits. Qualifying commercial and industrial customers will be eligible for an incentive based on the installed cost of the approved project. Incentives will be paid to the installation contractor and the contractor bills the customer for the remaining balance of the installation.

PROCESS & SUBMITTALS:

1. When applying for a commitment of funds include the following in your application:
 - ☐ A Signed Letter of Intent, found within the appendices of this document
 - ☐ Letter or Email from NJ Green Homes Office approving this program
(it is less comprehensive than the other options)
2. Prior to closing on construction financing and/or starting construction, submit the following documentation (these items will be confirmed when the program is developed by BPU):
3. At construction completion, prior to NJHMFA's release of retention funds and/or closing for permanent financing, submit the following:
 - ☐ Copy of documentation noting successful completion of the NJ Direct Install program
 - ☐ Copies of funds disbursed or approved for disbursement from the NJ Direct Install program manager (TRC Solutions)

FOR THOSE WHO CANNOT PARTICIPATE IN A FORMAL PROGRAM

- ❑ Submit letters or emails from NJ ENERGY STAR Homes and other programs attempted from above - stating that you cannot participate in their program(s).
- ❑ Submit the Letter of Intent included within the appendices of this document.
- ❑ Meet with the NJHMFA Green Homes Office soon after funds are awarded. We will review the project and come up with a modified version of the ENERGY STAR Equivalent Letter of Understanding - sample included within this document. This letter shall be signed prior to start of construction and/or close of construction financing.
- ❑ Submit photographs of items in Letter of Understanding in the quantity to be determined by your HMFA Field Inspector to the Green Technical Services Person.
- ❑ The Green Technical Services Person will confirm that items have been implemented satisfactorily prior to permanent financing.

COMMENTS ON MASTER-METERED PROJECTS:

Here are several policies to consider:

- NJHMFA strongly prefers that at least one utility (electric or gas) be individually metered. This will encourage demand-side efficiencies.
- NJ ENERGY STAR Homes requires that at least one utility (electric or gas) be individually metered or submetered. EPA ENERGY STAR Homes does not.
- As an example, it is acceptable to have radiator heating on a common boiler and gas line while individually metering electric use, for cooling.

Here are a couple of scenarios where a project might be Master-Metered:

- Special Needs project where the owner/manager will be paying all utility bills. Please keep in mind that for permanent placement housing and transitional housing projects, NJHMFA encourages tenants to pay for their own utilities.
- A moderate/minimum-rehabilitation multifamily project that has an existing master-metered system and/or an historic project.

Also, consider participating in the NJHMFA Submetering Pilot program for existing buildings. Only NJHMFA financed multifamily projects are allowed to submeter in New Jersey.

COMMENTS ON ELECTRIC HEATING:

- NJHMFA would prefer that heating not be solely electric, especially if tenants are expected to pay their own electric bills. If the developer wishes to provide electric-only, individually-metered heating, submit documentation covering at least the expected costs to tenants, various alternate heating design scenarios/sketches, and construction costs for various systems, etc.
- Electric resistance heating (except within heat pumps) should be avoided and will almost always eliminate a project from compliance with ENERGY STAR due to the impact on projected energy consumption.



**New Jersey Housing and Mortgage Finance Agency
ENERGY STAR LETTER OF INTENT:**

By signing this document, I certify the following (“we” refers to the applicant organization):

1. We understand that ENERGY STAR certification (or equivalent) is a prerequisite to participation in the Home Express / Green Future / Low-Income Housing Tax Credit / CHOICE (circle applicable) program(s), we agree to complete the ENERGY STAR certification process (or equivalent), and will comply with the submission requirements listed in the NJHMFA ENERGY STAR requirements document.
2. We understand that no projects are exempt from this requirement and have reviewed the alternative programs (if needed) for compliance - as indicated in the NJHMFA ENERGY STAR requirements document.
3. If requested we will allow the NJHMFA Green Homes Office, or designee, access to the project site pre, during and post construction for the purpose of but not limited to confirming ENERGY STAR compliance.
4. I am an authorized representative of the organization.

Signature: _____ Date: _____

Name of signer: _____

Title: _____

Project Name: _____

Organization: _____

NJHMFA ENERGY STAR Requirement Program most likely to participate in:



ENERGY STAR EQUIVALENT LETTER OF UNDERSTANDING:

New Jersey Housing and Mortgage Finance Agency
For Compliance with ENERGY STAR requirements
Letter of Intent for [name of project], [city], NJ

By signing this document, I certify the following (“we” refers to the applicant organization):

We understand that our project is not exempt from ENERGY STAR requirements and that we have attempted and are unable to participate in one of the formal programs presented within the 2008 ‘Guide to NJHMFA ENERGY STAR Requirements’ document. This project shall fulfill the threshold ENERGY STAR requirement for the purposes of the **Home Express / Green Future / Low-Income Housing Tax Credit / CHOICE (circle applicable) program(s)** by complying with the minimum standards set forth in (1) through (4) below. The minimum rehab project named _____, located at _____, _____, NJ, will comply with the following minimum requirements, which will be confirmed by the NJHMFA Green Homes Office.

1. Structural Work:

- a. Specified new Tyvek is to be installed per manufacturer’s instructions that include taping at all seams – if siding is replaced.
- b. If penetrations in exterior or inter-unit walls are exposed during renovation (from either interior or exterior sides), they are to be air-sealed with either foam or caulk sealant (Fiber Glass batts, Thermo-fiber or Rock wool is not acceptable).
- c. If the moderate rehab requires/includes demolition of the walls/ceilings in contact with the exterior envelope, the following insulation levels will be installed:
- d. Walls.....R-13
- e. Roof/ceilings.....R-19 to R-30 (depending on joist/rafter sizes)
- f. Unfinished basement.....R-10 walls; R-19 floor above

2. General Apartment Renovation:

- a. All windows (other than Historic facades) will be replaced with energy efficient windows having a low-e coating. Windows to have maximum U-factor of 0.35 and a maximum solar heat gain coefficient (SHGC) of 0.39.
- b. All appliances (refrigerators, ranges (electric) and range hoods) will be ENERGY STAR rated.
- c. All light fixtures (interior and exterior building mounted) will be replaced with energy efficient fixtures having the ENERGY STAR label (excludes closets and unfinished basement areas). The closets and unfinished basement fixtures will have a screw-in compact fluorescent.
- d. As much as possible floors, walls, and ceilings are to be air sealed with caulk or foam at any and all penetrations through sheetrock and/or floor (i.e., mechanical, electrical and or plumbing penetrations) or where one construction material meets another, (i.e., replaced window sills)
- e. Flooring: if framing to sub-floor/flooring of perimeter of apartment is exposed during installation, seal at this joint with caulk to prevent exterior, inter-unit or unit-to-hallway infiltration.

3. Boilers, Heating & Plumbing Work:

- a. If the existing hot air furnace is replaced, it will be replaced with 90% AFUE (efficiency) units.
- b. If air conditioning is to be provided, it will be provided with SEER 13 and 11.0 EER (efficiency) units.
- c. If the existing hot water heater is replaced, it will be replaced with
gas efficiency: 40 gal = 0.61, 60 gal = 0.57;
electric efficiency: 40 gal = 0.93, 50 gal = 0.92.
- d. New thermostats will be specified/installed with ENERGY STAR qualified type.

4. All bathroom ventilation fans will be replaced with fan having a maximum 0.5 watts/CFM and 2.0 sones on automatic controls.

We understand that the requirements for minimum rehab projects include the following submissions to the NJHMFA Green Homes Office: Photographs will be submitted on each of the items above for a number of sites as determined reasonable by the project's designated HMFA Field Representative.

If requested we will allow the NJHMFA Green Homes Office, or designee, access to the project site pre, during and post construction for the purpose of but not limited to confirming compliance with the above requirements.

I am an authorized representative of the organization.

Signature: _____ Date: _____

Name of Signer: _____

Title: _____

Project Name: _____

Organization: _____

Signature: _____ Date: _____

Name of Signer: _____

Title: NJ Green Homes Office

Organization: NJ Housing & Mortgage Finance Agency